HOUSING MARKET INFORMATION

HOUSING NOW

Hamilton and Brantford CMAs

Canada Mortgage and Housing Corporation

Date Released: March 2008

Housing Starts Up Again in February

Housing starts strengthened in February 2008 in the Hamilton Census Metropolitan Area (CMA. Total housing starts rose about 16 per cent to 245 units in 2008 compared to 212 units in 2007. Single-detached dwelling starts were up 73 per cent while rowhouse starts dropped to about a third of their year-ago level. After eight months in which no apartments were started, work began on 49 apartments during February.

Low mortgage rates, stable employment and growing affluence among Hamiltonians are supporting demand for new housing, and in particular, for new single-detached houses.

In Brantford CMA in February, total housing starts fell by more than 40

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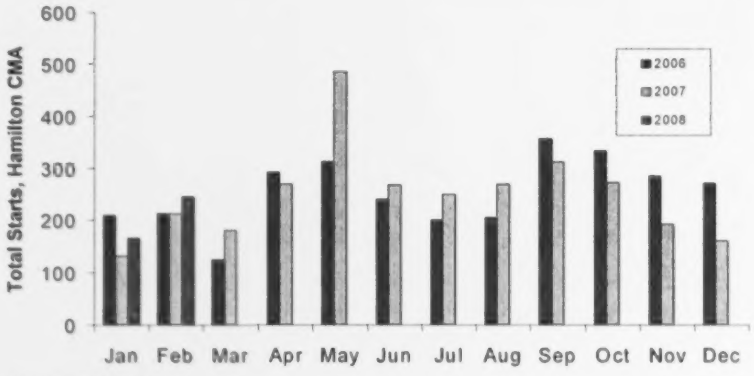
Housing Starts Up in February



Source: CMHC

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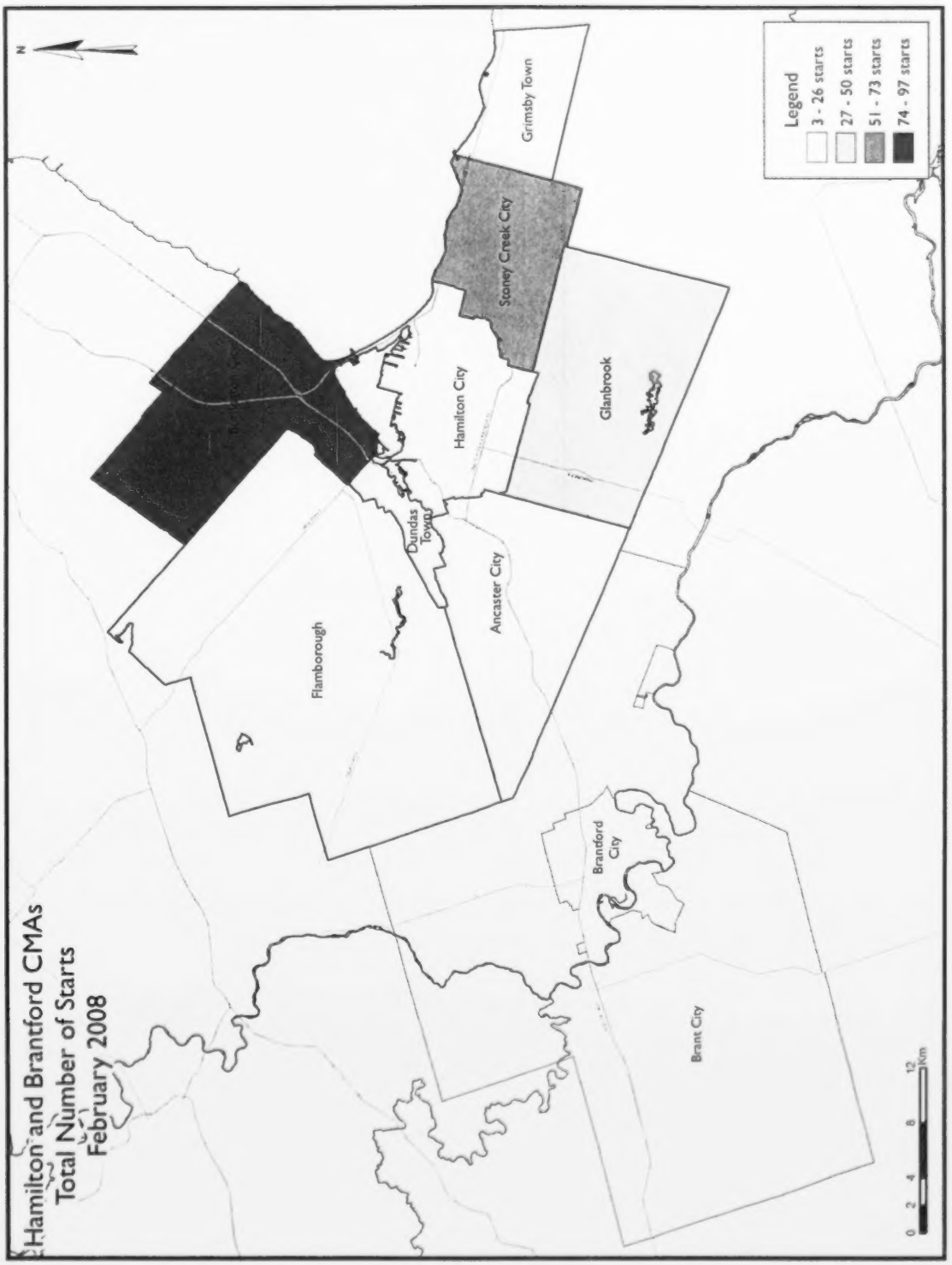
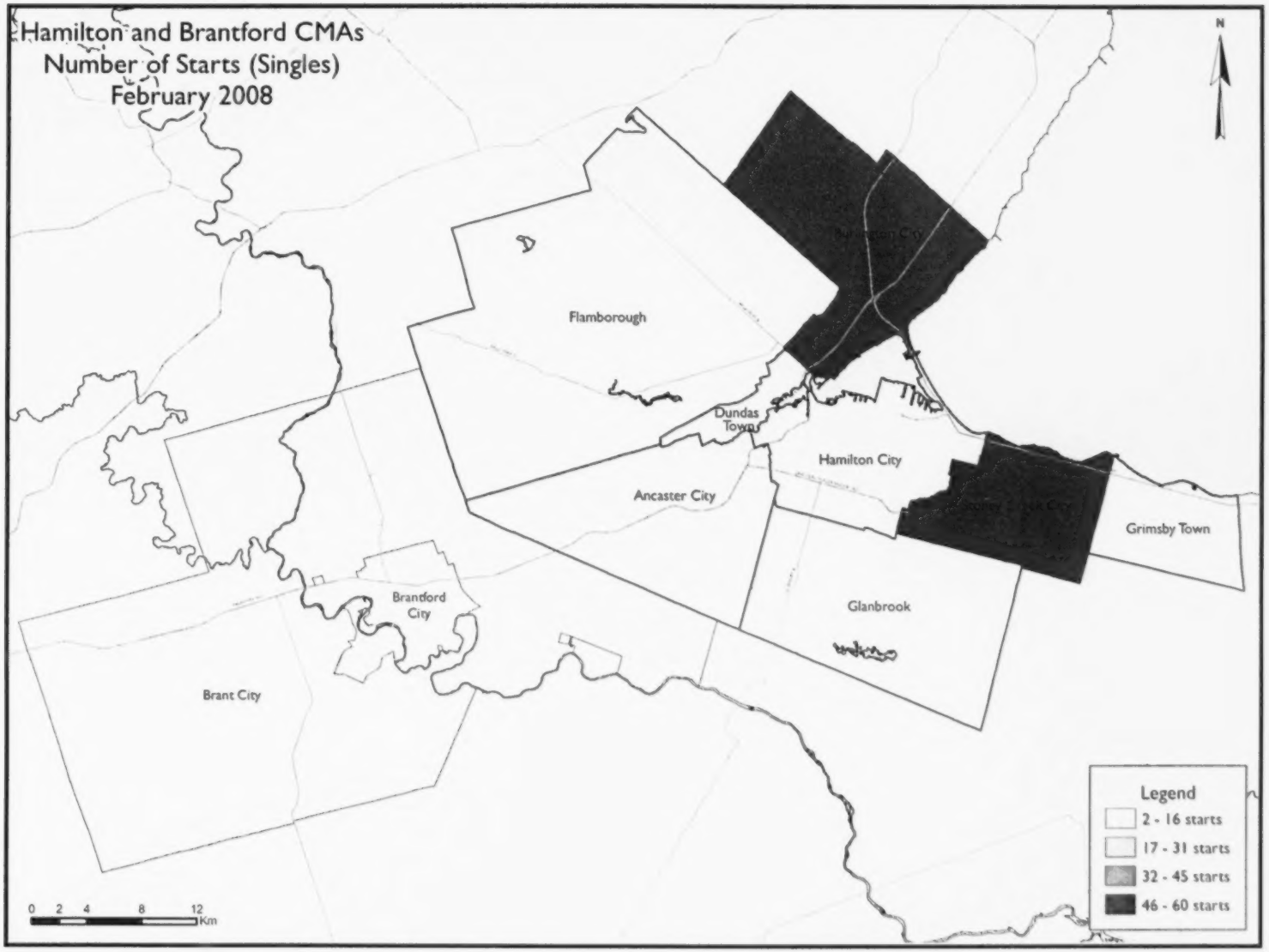
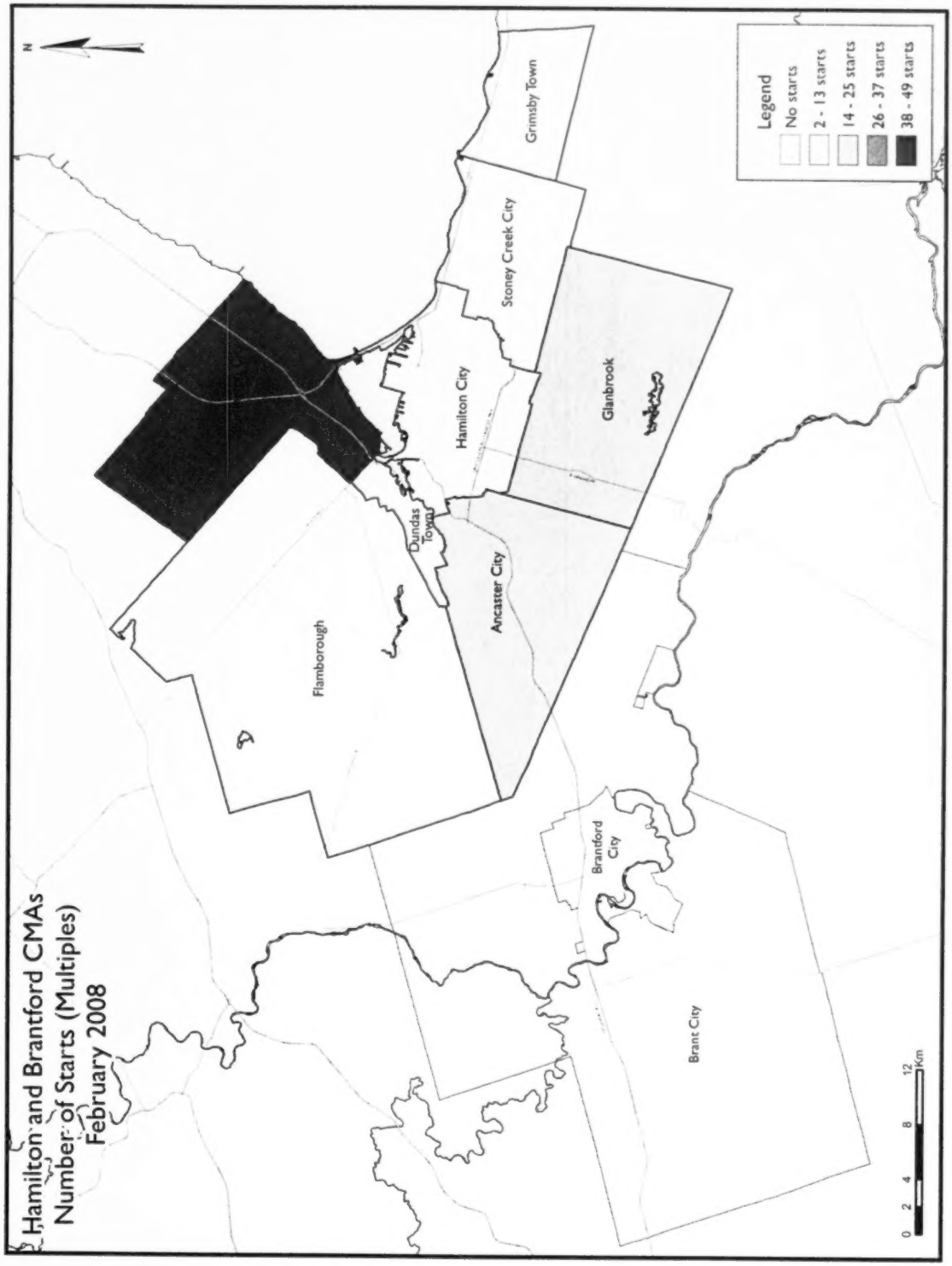
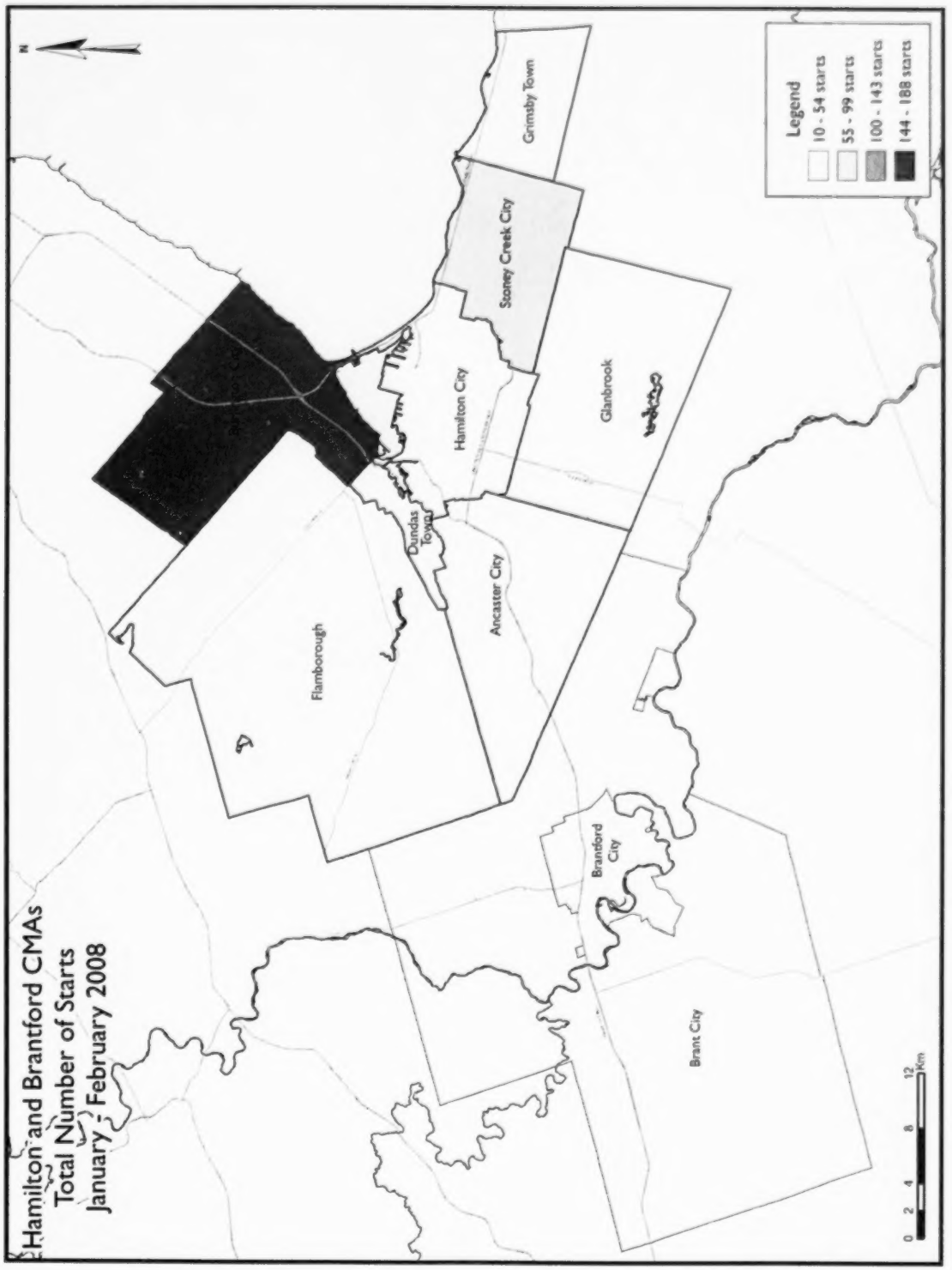
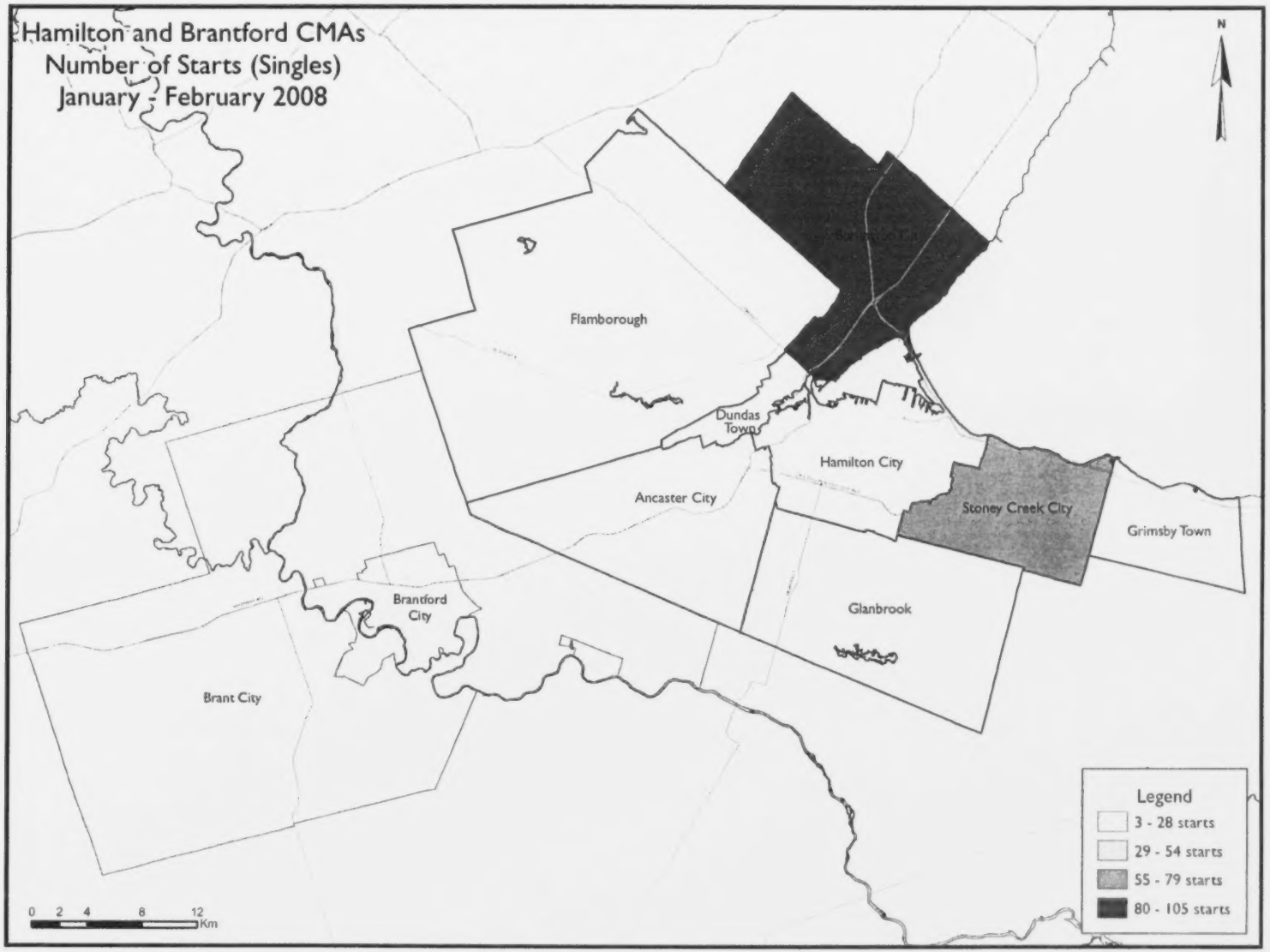
per cent to 8 units when compared to the same month last year. All of the starts were single-detached home starts. New residential construction in Brantford is typically at a low ebb during the first quarter of the year, but tends to recover as warmer weather arrives.

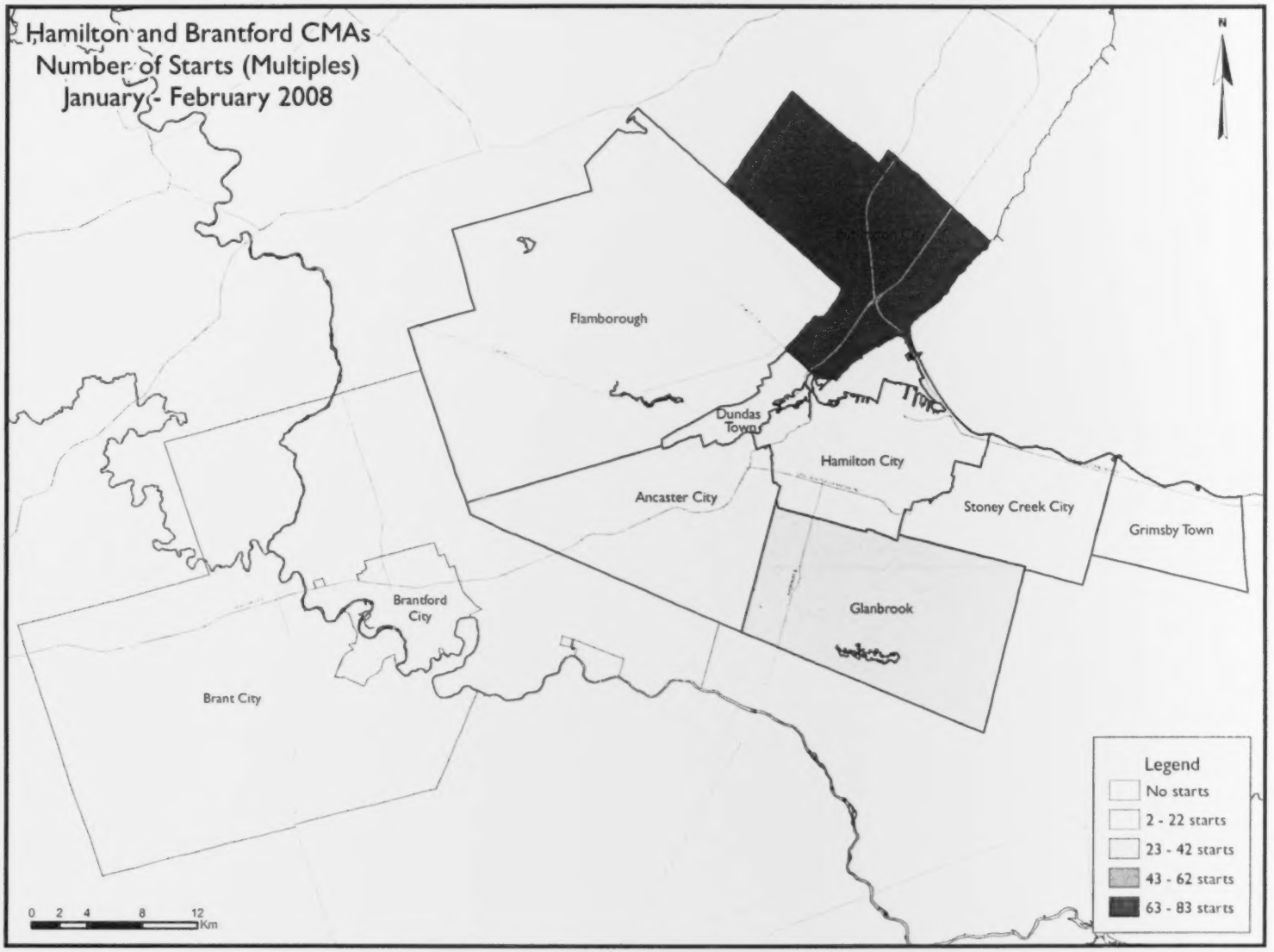

Hamilton and Brantford CMAs
Total Number of Starts
February 2008
N
Legend
3 - 26 starts
27 - 50 starts
51 - 73 starts
74 - 97 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
February 2008
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
2 - 16 starts
17 - 31 starts
32 - 45 starts
46 - 60 starts


Hamilton and Brantford CMAs
Number of Starts (Multiples)
February 2008
N
Legend
No starts
2 - 13 starts
14 - 25 starts
26 - 37 starts
38 - 49 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - February 2008
N
Legend
10 - 54 starts
55 - 99 starts
100 - 143 starts
144 - 188 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - February 2008
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
3 - 28 starts
29 - 54 starts
55 - 79 starts
80 - 105 starts


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - February 2008
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
No starts
2 - 22 starts
23 - 42 starts
43 - 62 starts
63 - 83 starts

HOUSING NOW REPORT TABLES

Available in ALL reports:

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2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

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2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
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3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA
February 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
February 2008	152	4	6	0	34	49	0	0	245
February 2007	88	0	61	0	50	13	0	0	212
% Change	72.7	n/a	-90.2	n/a	-32.0	**	n/a	n/a	15.6
Year-to-date 2008	258	4	22	0	78	49	0	0	411
Year-to-date 2007	177	0	79	0	75	13	0	0	344
% Change	45.8	n/a	-72.2	n/a	4.0	**	n/a	n/a	19.5
UNDER CONSTRUCTION									
February 2008	939	58	288	0	488	361	3	143	2,280
February 2007	887	16	519	1	338	493	16	136	2,406
% Change	5.9	**	-44.5	-100.0	44.4	-26.8	-81.3	5.1	-5.2
COMPLETIONS									
February 2008	129	10	78	1	10	0	0	10	238
February 2007	127	0	27	0	78	0	6	0	238
% Change	1.6	n/a	188.9	n/a	-87.2	n/a	-100.0	n/a	0.0
Year-to-date 2008	240	16	127	2	28	0	0	10	423
Year-to-date 2007	267	2	100	6	88	0	16	57	536
% Change	-10.1	**	27.0	-66.7	-68.2	n/a	-100.0	-82.5	-21.1
COMPLETED & NOT ABSORBED									
February 2008	66	2	26	0	9	0	0	10	113
February 2007	50	6	17	0	31	25	4	158	291
% Change	32.0	-66.7	52.9	n/a	-71.0	-100.0	-100.0	-93.7	-61.2
ABSORBED									
February 2008	115	10	84	1	10	24	0	20	264
February 2007	131	3	27	0	54	0	5	0	220
% Change	-12.2	**	**	n/a	-81.5	n/a	-100.0	n/a	20.0
Year-to-date 2008	239	16	124	2	31	24	0	41	477
Year-to-date 2007	271	3	98	6	65	0	16	0	459
% Change	-11.8	**	26.5	-66.7	-52.3	n/a	-100.0	n/a	3.9

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA
February 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
February 2008	8	0	0	0	0	0	0	0	8
February 2007	9	0	0	0	5	0	0	0	14
% Change	-11.1	n/a	n/a	n/a	-100.0	n/a	n/a	n/a	-42.9
Year-to-date 2008	26	2	6	0	5	0	0	0	39
Year-to-date 2007	23	0	0	0	35	0	0	0	58
% Change	13.0	n/a	n/a	n/a	-85.7	n/a	n/a	n/a	-32.8
UNDER CONSTRUCTION									
February 2008	166	12	17	0	44	0	0	0	239
February 2007	125	0	0	0	55	0	0	0	180
% Change	32.8	n/a	n/a	n/a	-20.0	n/a	n/a	n/a	32.8
COMPLETIONS									
February 2008	51	0	3	0	5	0	0	0	59
February 2007	42	0	0	4	0	0	0	0	46
% Change	21.4	n/a	n/a	-100.0	n/a	n/a	n/a	n/a	28.3
Year-to-date 2008	89	0	3	0	5	0	0	0	97
Year-to-date 2007	59	0	0	4	4	0	0	3	70
% Change	50.8	n/a	n/a	-100.0	25.0	n/a	n/a	-100.0	38.6
COMPLETED & NOT ABSORBED									
February 2008	101	0	8	3	33	0	6	0	151
February 2007	102	0	0	5	29	0	13	3	152
% Change	-1.0	n/a	n/a	-40.0	13.8	n/a	-53.8	-100.0	-0.7
ABSORBED									
February 2008	59	0	0	1	1	0	0	0	61
February 2007	29	0	0	0	5	0	0	0	34
% Change	103.4	n/a	n/a	n/a	-80.0	n/a	n/a	n/a	79.4
Year-to-date 2008	87	2	0	1	5	0	0	0	95
Year-to-date 2007	51	0	0	0	9	0	0	0	60
% Change	70.6	n/a	n/a	n/a	-44.4	n/a	n/a	n/a	58.3

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
February 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
New City of Hamilton									
February 2008	91	4	6	0	34	0	0	0	135
February 2007	76	0	61	0	29	0	0	0	166
Hamilton City									
February 2008	10	2	0	0	0	0	0	0	12
February 2007	13	0	0	0	0	0	0	0	13
Stoney Creek City									
February 2008	60	0	0	0	0	0	0	0	60
February 2007	3	0	12	0	0	0	0	0	15
Ancaster City									
February 2008	5	2	0	0	14	0	0	0	21
February 2007	9	0	0	0	0	0	0	0	9
Dundas Town									
February 2008	2	0	6	0	0	0	0	0	8
February 2007	2	0	0	0	0	0	0	0	2
Flamborough									
February 2008	6	0	0	0	0	0	0	0	6
February 2007	5	0	0	0	0	0	0	0	5
Glanbrook									
February 2008	8	0	0	0	20	0	0	0	28
February 2007	44	0	49	0	29	0	0	0	122
Burlington City									
February 2008	48	0	0	0	0	49	0	0	97
February 2007	10	0	0	0	21	13	0	0	44
Grimsby Town									
February 2008	13	0	0	0	0	0	0	0	13
February 2007	2	0	0	0	0	0	0	0	2
Hamilton CMA									
February 2008	152	4	6	0	34	49	0	0	245
February 2007	88	0	61	0	50	13	0	0	212
Brant City									
February 2008	3	0	0	0	0	0	0	0	3
February 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2008	5	0	0	0	0	0	0	0	5
February 2007	9	0	0	0	5	0	0	0	14
Brantford CMA									
February 2008	8	0	0	0	0	0	0	0	8
February 2007	9	0	0	0	5	0	0	0	14

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
February 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
New City of Hamilton									
February 2008	573	18	167	0	361	181	3	143	1,446
February 2007	681	14	363	1	252	233	0	28	1,572
Hamilton City									
February 2008	154	8	0	0	17	119	3	143	444
February 2007	112	8	12	1	0	119	0	28	280
Stoney Creek City									
February 2008	113	0	58	0	8	0	0	0	179
February 2007	42	2	91	0	74	0	0	0	209
Ancaster City									
February 2008	65	2	24	0	116	0	0	0	207
February 2007	109	0	83	0	93	10	0	0	295
Dundas Town									
February 2008	12	2	6	0	6	62	0	0	88
February 2007	12	0	0	0	0	62	0	0	74
Flamborough									
February 2008	74	0	0	0	0	0	0	0	74
February 2007	45	0	0	0	0	0	0	0	45
Glanbrook									
February 2008	155	6	79	0	214	0	0	0	454
February 2007	361	4	177	0	85	42	0	0	669
Burlington City									
February 2008	306	40	92	0	127	180	0	0	745
February 2007	187	2	156	0	86	260	16	108	815
Grimsby Town									
February 2008	60	0	29	0	0	0	0	0	89
February 2007	19	0	0	0	0	0	0	0	19
Hamilton CMA									
February 2008	939	58	288	0	488	361	3	143	2,280
February 2007	887	16	519	1	338	493	16	136	2,406
Brant City									
February 2008	49	0	0	0	0	0	0	0	49
February 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2008	117	12	17	0	44	0	0	0	190
February 2007	81	0	0	0	55	0	0	0	136
Brantford CMA									
February 2008	166	12	17	0	44	0	0	0	239
February 2007	125	0	0	0	55	0	0	0	180

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
February 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
New City of Hamilton									
February 2008	72	0	49	1	10	0	0	10	142
February 2007	116	0	21	0	28	0	0	0	165
Hamilton City									
February 2008	19	0	0	1	0	0	0	10	30
February 2007	15	0	0	0	0	0	0	0	15
Stoney Creek City									
February 2008	26	0	11	0	0	0	0	0	37
February 2007	12	0	0	0	0	0	0	0	12
Ancaster City									
February 2008	5	0	14	0	10	0	0	0	29
February 2007	20	0	13	0	19	0	0	0	52
Dundas Town									
February 2008	0	0	0	0	0	0	0	0	0
February 2007	0	0	0	0	0	0	0	0	0
Flamborough									
February 2008	0	0	0	0	0	0	0	0	0
February 2007	1	0	0	0	0	0	0	0	1
Glanbrook									
February 2008	22	0	24	0	0	0	0	0	46
February 2007	68	0	8	0	9	0	0	0	85
Burlington City									
February 2008	48	10	19	0	0	0	0	0	77
February 2007	9	0	6	0	50	0	6	0	71
Grimsby Town									
February 2008	9	0	10	0	0	0	0	0	19
February 2007	2	0	0	0	0	0	0	0	2
Hamilton CMA									
February 2008	129	10	78	1	10	0	0	10	238
February 2007	127	0	27	0	78	0	6	0	238
Brant City									
February 2008	40	0	0	0	0	0	0	0	40
February 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2008	11	0	3	0	5	0	0	0	19
February 2007	38	0	0	4	0	0	0	0	42
Brantford CMA									
February 2008	51	0	3	0	5	0	0	0	59
February 2007	42	0	0	4	0	0	0	0	46

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
February 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
New City of Hamilton									
February 2008	34	2	23	0	1	0	0	0	60
February 2007	38	5	17	0	5	0	0	0	65
Hamilton City									
February 2008	0	0	0	0	0	0	0	0	0
February 2007	1	0	0	0	0	0	0	0	1
Stoney Creek City									
February 2008	34	1	17	0	0	0	0	0	52
February 2007	34	1	17	0	4	0	0	0	56
Ancaster City									
February 2008	0	0	0	0	0	0	0	0	0
February 2007	1	0	0	0	0	0	0	0	1
Dundas Town									
February 2008	0	0	0	0	0	0	0	0	0
February 2007	0	0	0	0	0	0	0	0	0
Flamborough									
February 2008	0	0	0	0	0	0	0	0	0
February 2007	1	4	0	0	0	0	0	0	5
Glanbrook									
February 2008	0	1	6	0	1	0	0	0	8
February 2007	1	0	0	0	1	0	0	0	2
Burlington City									
February 2008	17	0	2	0	8	0	0	10	37
February 2007	4	1	0	0	26	25	4	158	218
Grimsby Town									
February 2008	15	0	1	0	0	0	0	0	16
February 2007	8	0	0	0	0	0	0	0	8
Hamilton CMA									
February 2008	66	2	26	0	9	0	0	10	113
February 2007	50	6	17	0	31	25	4	158	291
Brant City									
February 2008	22	0	4	0	0	0	0	0	26
February 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2008	79	0	4	3	33	0	6	0	125
February 2007	94	0	0	5	29	0	13	3	144
Brantford CMA									
February 2008	101	0	8	3	33	0	6	0	151
February 2007	102	0	0	5	29	0	13	3	152

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
February 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
New City of Hamilton									
February 2008	69	0	50	1	10	0	0	10	140
February 2007	113	1	21	0	28	0	0	0	163
Hamilton City									
February 2008	19	0	0	1	0	0	0	10	30
February 2007	15	1	0	0	0	0	0	0	16
Stoney Creek City									
February 2008	23	0	12	0	0	0	0	0	35
February 2007	9	0	0	0	0	0	0	0	9
Ancaster City									
February 2008	5	0	14	0	10	0	0	0	29
February 2007	19	0	13	0	19	0	0	0	51
Dundas Town									
February 2008	0	0	0	0	0	0	0	0	0
February 2007	0	0	0	0	0	0	0	0	0
Flamborough									
February 2008	0	0	0	0	0	0	0	0	0
February 2007	1	0	0	0	0	0	0	0	1
Glanbrook									
February 2008	22	0	24	0	0	0	0	0	46
February 2007	69	0	8	0	9	0	0	0	86
Burlington City									
February 2008	39	10	20	0	0	24	0	10	103
February 2007	13	2	6	0	26	0	5	0	52
Grimsby Town									
February 2008	7	0	14	0	0	0	0	0	21
February 2007	5	0	0	0	0	0	0	0	5
Hamilton CMA									
February 2008	115	10	84	1	10	24	0	20	264
February 2007	131	3	27	0	54	0	5	0	220
Brant City									
February 2008	44	0	0	0	0	0	0	0	44
February 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
February 2008	15	0	0	1	1	0	0	0	17
February 2007	25	0	0	0	5	0	0	0	30
Brantford CMA									
February 2008	59	0	0	1	1	0	0	0	61
February 2007	29	0	0	0	5	0	0	0	34

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA 1998 - 2007

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365
% Change	-1.4	-21.9	-13.1	-84.2	25.3	138.5	n/a	-100.0	8.3
2000	1,865	128	419	19	467	195	0	15	3,108
% Change	-0.3	-9.9	18.4	-32.1	-18.1	-79.5	-100.0	n/a	-20.8
1999	1,870	142	354	28	570	951	8	0	3,923
% Change	8.0	-19.3	-46.8	n/a	5.8	118.1	-70.4	-100.0	8.2
1998	1,731	176	666	0	539	436	27	52	3,627

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA 1998 - 2007

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475
% Change	-3.7	76.9	-33.3	n/a	-17.1	n/a	n/a	n/a	-2.1
2000	374	26	9	0	76	0	0	0	485
% Change	20.3	62.5	12.5	n/a	153.3	n/a	n/a	-100.0	28.6
1999	311	16	8	0	30	0	0	12	377
% Change	30.1	0.0	n/a	-100.0	-57.7	n/a	n/a	n/a	5.6
1998	239	16	0	31	71	0	0	0	357

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
February 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Feb 2008	Feb 2007	Feb 2008	Feb 2007	Feb 2008	Feb 2007	Feb 2008	Feb 2007	Feb 2008	Feb 2007	% Change
Hamilton CMA	152	88	4	0	40	111	49	13	245	212	15.6
New City of Hamilton	91	76	4	0	40	90	0	0	135	166	-18.7
Hamilton City	10	13	2	0	0	0	0	0	12	13	-7.7
Stoney Creek City	60	3	0	0	0	12	0	0	60	15	**
Ancaster City	5	9	2	0	14	0	0	0	21	9	133.3
Dundas Town	2	2	0	0	6	0	0	0	8	2	**
Flamborough	6	5	0	0	0	0	0	0	6	5	20.0
Glanbrook	8	44	0	0	20	78	0	0	28	122	-77.0
Burlington City	48	10	0	0	0	21	49	13	97	44	120.5
Grimsby Town	13	2	0	0	0	0	0	0	13	2	**
Brantford CMA	8	9	0	0	0	5	0	0	8	14	-42.9
Brant City	3	n/a	0	n/a	0	n/a	0	n/a	3	n/a	n/a
Brantford City	5	9	0	0	0	5	0	0	5	14	-64.3

Table 2.1: Starts by Submarket and by Dwelling Type
January - February 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	% Change
Hamilton CMA	258	177	6	0	98	154	49	13	411	344	19.5
New City of Hamilton	135	139	4	0	58	133	0	0	197	272	-27.6
Hamilton City	22	31	2	0	0	0	0	0	24	31	-22.6
Stoney Creek City	69	11	0	0	8	30	0	0	77	41	87.8
Ancaster City	12	15	2	0	14	4	0	0	28	19	47.4
Dundas Town	3	4	0	0	12	0	0	0	15	4	**
Flamborough	10	8	0	0	0	0	0	0	10	8	25.0
Glanbrook	19	70	0	0	24	99	0	0	43	169	-74.6
Burlington City	105	34	2	0	32	21	49	13	188	68	176.5
Grimsby Town	18	4	0	0	8	0	0	0	26	4	**
Brantford CMA	26	23	2	0	11	35	0	0	39	58	-32.8
Brant City	10	n/a	0	n/a	0	n/a	0	n/a	10	n/a	n/a
Brantford City	16	12	2	0	11	35	0	0	29	47	-38.3

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
February 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Feb 2008	Feb 2007	Feb 2008	Feb 2007	Feb 2008	Feb 2007	Feb 2008	Feb 2007
Hamilton CMA	40	111	0	0	49	13	0	0
New City of Hamilton	40	90	0	0	0	0	0	0
Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	0	12	0	0	0	0	0	0
Ancaster City	14	0	0	0	0	0	0	0
Dundas Town	6	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	20	78	0	0	0	0	0	0
Burlington City	0	21	0	0	49	13	0	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	0	5	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	5	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - February 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	98	154	0	0	49	13	0	0
New City of Hamilton	58	133	0	0	0	0	0	0
Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	8	30	0	0	0	0	0	0
Ancaster City	14	4	0	0	0	0	0	0
Dundas Town	12	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	24	99	0	0	0	0	0	0
Burlington City	32	21	0	0	49	13	0	0
Grimsby Town	8	0	0	0	0	0	0	0
Brantford CMA	11	35	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	11	35	0	0	0	0	0	0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market February 2008

Submarket	Freehold		Condominium		Rental		Total*	
	Feb 2008	Feb 2007	Feb 2008	Feb 2007	Feb 2008	Feb 2007	Feb 2008	Feb 2007
Hamilton CMA	162	149	83	63	0	0	245	212
New City of Hamilton	101	137	34	29	0	0	135	166
Hamilton City	12	13	0	0	0	0	12	13
Stoney Creek City	60	15	0	0	0	0	60	15
Ancaster City	7	9	14	0	0	0	21	9
Dundas Town	8	2	0	0	0	0	8	2
Flamborough	6	5	0	0	0	0	6	5
Glanbrook	8	93	20	29	0	0	28	122
Burlington City	48	10	49	34	0	0	97	44
Grimsby Town	13	2	0	0	0	0	13	2
Brantford CMA	8	9	0	5	0	0	8	14
Brant City	3	n/a	0	n/a	0	n/a	3	n/a
Brantford City	5	9	0	5	0	0	5	14

Table 2.5: Starts by Submarket and by Intended Market January - February 2008

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	284	256	127	88	0	0	411	344
New City of Hamilton	153	218	44	54	0	0	197	272
Hamilton City	24	31	0	0	0	0	24	31
Stoney Creek City	77	41	0	0	0	0	77	41
Ancaster City	14	15	14	4	0	0	28	19
Dundas Town	9	4	6	0	0	0	15	4
Flamborough	10	8	0	0	0	0	10	8
Glanbrook	19	119	24	50	0	0	43	169
Burlington City	105	34	83	34	0	0	188	68
Grimsby Town	26	4	0	0	0	0	26	4
Brantford CMA	34	23	5	35	0	0	39	58
Brant City	10	n/a	0	n/a	0	n/a	10	n/a
Brantford City	24	12	5	35	0	0	29	47

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
February 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Feb 2008	Feb 2007	Feb 2008	Feb 2007	Feb 2008	Feb 2007	Feb 2008	Feb 2007	Feb 2008	Feb 2007	% Change
Hamilton CMA	130	127	10	2	88	109	10	0	238	238	0.0
New City of Hamilton	73	116	0	0	59	49	10	0	142	165	-13.9
Hamilton City	20	15	0	0	0	0	10	0	30	15	100.0
Stoney Creek City	26	12	0	0	11	0	0	0	37	12	**
Ancaster City	5	20	0	0	24	32	0	0	29	52	-44.2
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	0	1	0	0	0	0	0	0	0	1	-100.0
Glanbrook	22	68	0	0	24	17	0	0	46	85	-45.9
Burlington City	48	9	10	2	19	60	0	0	77	71	8.5
Grimsby Town	9	2	0	0	10	0	0	0	19	2	**
Brantford CMA	51	46	0	0	8	0	0	0	59	46	28.3
Brant City	40	n/a	0	n/a	0	n/a	0	n/a	40	n/a	n/a
Brantford City	11	42	0	0	8	0	0	0	19	42	-54.8

Table 3.1: Completions by Submarket and by Dwelling Type
January - February 2008

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	% Change
Hamilton CMA	242	273	16	6	155	200	10	57	423	536	-21.1
New City of Hamilton	127	218	2	2	84	106	10	57	223	383	-41.8
Hamilton City	36	40	0	0	0	0	10	57	46	97	-52.6
Stoney Creek City	37	24	0	0	29	20	0	0	66	44	50.0
Ancaster City	15	32	0	0	24	44	0	0	39	76	-48.7
Dundas Town	0	1	0	0	0	0	0	0	0	1	-100.0
Flamborough	7	6	2	2	0	0	0	0	9	8	12.5
Glanbrook	32	115	0	0	31	42	0	0	63	157	-59.9
Burlington City	99	48	14	4	37	94	0	0	150	146	2.7
Grimsby Town	16	7	0	0	34	0	0	0	50	7	**
Brantford CMA	89	63	0	0	8	4	0	3	97	70	38.6
Brant City	45	n/a	0	n/a	0	n/a	0	n/a	45	n/a	n/a
Brantford City	44	59	0	0	8	4	0	3	52	66	-21.2

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
February 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Feb 2008	Feb 2007	Feb 2008	Feb 2007	Feb 2008	Feb 2007	Feb 2008	Feb 2007
Hamilton CMA	88	103	0	6	0	0	10	0
New City of Hamilton	59	49	0	0	0	0	10	0
Hamilton City	0	0	0	0	0	0	10	0
Stoney Creek City	11	0	0	0	0	0	0	0
Ancaster City	24	32	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	24	17	0	0	0	0	0	0
Burlington City	19	54	0	6	0	0	0	0
Grimsby Town	10	0	0	0	0	0	0	0
Brantford CMA	8	0	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	8	0	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - February 2008

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	155	186	0	14	0	0	10	57
New City of Hamilton	84	106	0	0	0	0	10	57
Hamilton City	0	0	0	0	0	0	10	57
Stoney Creek City	29	20	0	0	0	0	0	0
Ancaster City	24	44	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	31	42	0	0	0	0	0	0
Burlington City	37	80	0	14	0	0	0	0
Grimsby Town	34	0	0	0	0	0	0	0
Brantford CMA	8	4	0	0	0	0	0	3
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	8	4	0	0	0	0	0	3

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
February 2008

Submarket	Freehold		Condominium		Rental		Total*	
	Feb 2008	Feb 2007	Feb 2008	Feb 2007	Feb 2008	Feb 2007	Feb 2008	Feb 2007
Hamilton CMA	217	154	11	78	10	6	238	238
New City of Hamilton	121	137	11	28	10	0	142	165
Hamilton City	19	15	1	0	10	0	30	15
Stoney Creek City	37	12	0	0	0	0	37	12
Ancaster City	19	33	10	19	0	0	29	52
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	1	0	0	0	0	0	1
Glanbrook	46	76	0	9	0	0	46	85
Burlington City	77	15	0	50	0	6	77	71
Grimsby Town	19	2	0	0	0	0	19	2
Brantford CMA	54	42	5	4	0	0	59	46
Brant City	40	n/a	0	n/a	0	n/a	40	n/a
Brantford City	14	38	5	4	0	0	19	42

Table 3.5: Completions by Submarket and by Intended Market
January - February 2008

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007	YTD 2008	YTD 2007
Hamilton CMA	383	369	30	94	10	73	423	536
New City of Hamilton	201	285	12	41	10	57	223	383
Hamilton City	34	40	2	0	10	57	46	97
Stoney Creek City	66	37	0	7	0	0	66	44
Ancaster City	29	51	10	25	0	0	39	76
Dundas Town	0	1	0	0	0	0	0	1
Flamborough	9	8	0	0	0	0	9	8
Glanbrook	63	148	0	9	0	0	63	157
Burlington City	132	77	18	53	0	16	150	146
Grimsby Town	50	7	0	0	0	0	50	7
Brantford CMA	92	59	5	8	0	3	97	70
Brant City	45	n/a	0	n/a	0	n/a	45	n/a
Brantford City	47	55	5	8	0	3	52	66

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
February 2008

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
New City of Hamilton													
February 2008	0	0.0	0	0.0	12	17.1	24	34.3	34	48.6	70	349,450	366,777
February 2007	4	3.5	33	29.2	27	23.9	21	18.6	28	24.8	113	278,900	303,470
Year-to-date 2008	0	0.0	7	5.5	23	18.1	34	26.8	63	49.6	127	349,900	370,461
Year-to-date 2007	6	2.8	51	23.7	53	24.7	47	21.9	58	27.0	215	299,000	311,984
Hamilton City													
February 2008	0	0.0	0	0.0	4	20.0	5	25.0	11	55.0	20	355,200	360,224
February 2007	1	6.7	0	0.0	5	33.3	5	33.3	4	26.7	15	329,000	320,729
Year-to-date 2008	0	0.0	4	10.5	10	26.3	9	23.7	15	39.5	38	327,000	336,373
Year-to-date 2007	2	5.1	3	7.7	9	23.1	12	30.8	13	33.3	39	339,900	329,860
Stoney Creek City													
February 2008	0	0.0	0	0.0	2	8.7	10	43.5	11	47.8	23	349,900	371,726
February 2007	0	0.0	1	11.1	1	11.1	5	55.6	2	22.2	9	--	--
Year-to-date 2008	0	0.0	0	0.0	6	18.2	12	36.4	15	45.5	33	345,900	360,324
Year-to-date 2007	0	0.0	1	5.0	9	45.0	7	35.0	3	15.0	20	302,400	316,150
Ancaster City													
February 2008	0	0.0	0	0.0	0	0.0	1	20.0	4	80.0	5	--	--
February 2007	0	0.0	0	0.0	0	0.0	3	15.8	16	84.2	19	409,500	430,511
Year-to-date 2008	0	0.0	0	0.0	0	0.0	1	6.3	15	93.8	16	472,500	516,826
Year-to-date 2007	0	0.0	0	0.0	0	0.0	4	12.9	27	87.1	31	399,900	419,277
Dundas Town													
February 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
February 2007	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2007	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	--	--
Flamborough													
February 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
February 2007	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
Year-to-date 2008	0	0.0	2	28.6	0	0.0	0	0.0	5	71.4	7	--	--
Year-to-date 2007	0	0.0	0	0.0	0	0.0	1	14.3	6	85.7	7	--	--
Glanbrook													
February 2008	0	0.0	0	0.0	6	27.3	8	36.4	8	36.4	22	327,050	327,798
February 2007	3	4.3	32	46.4	21	30.4	8	11.6	5	7.2	69	247,490	259,281
Year-to-date 2008	0	0.0	1	3.0	7	21.2	12	36.4	13	39.4	33	334,000	329,579
Year-to-date 2007	4	3.4	47	40.2	34	29.1	23	19.7	9	7.7	117	260,900	268,585
Burlington City													
February 2008	0	0.0	0	0.0	0	0.0	4	10.3	35	89.7	39	402,000	426,915
February 2007	0	0.0	3	23.1	0	0.0	4	30.8	6	46.2	13	315,000	352,454
Year-to-date 2008	0	0.0	0	0.0	0	0.0	5	5.5	86	94.5	91	402,000	495,708
Year-to-date 2007	0	0.0	7	13.0	0	0.0	9	16.7	38	70.4	54	382,570	505,013
Grimsby Town													
February 2008	0	0.0	0	0.0	1	14.3	4	57.1	2	28.6	7	--	--
February 2007	0	0.0	0	0.0	0	0.0	2	40.0	3	60.0	5	--	--
Year-to-date 2008	0	0.0	0	0.0	1	4.3	12	52.2	10	43.5	23	349,900	396,030
Year-to-date 2007	0	0.0	0	0.0	0	0.0	4	50.0	4	50.0	8	--	--

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
February 2008

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
February 2008	0	0.0	0	0.0	13	11.2	32	27.6	71	61.2	116	371,900	385,210
February 2007	4	3.1	36	27.5	27	20.6	27	20.6	37	28.2	131	299,900	311,019
Year-to-date 2008	0	0.0	7	2.9	24	10.0	51	21.2	159	66.0	241	376,900	420,193
Year-to-date 2007	6	2.2	58	20.9	53	19.1	60	21.7	100	36.1	277	315,000	351,460

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
February 2008

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $125,000		$125,000 - $149,999		$150,000 - $174,999		$175,000 - $199,999		$200,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
February 2008	0	0.0	0	0.0	5	11.4	3	6.8	36	81.8	44	335,000	368,500
February 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2008	0	0.0	0	0.0	6	12.2	3	6.1	40	81.6	49	335,000	360,102
Year-to-date 2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
February 2008	1	6.3	0	0.0	2	12.5	2	12.5	11	68.8	16	232,500	227,361
February 2007	2	8.0	5	20.0	3	12.0	6	24.0	9	36.0	25	180,000	187,760
Year-to-date 2008	1	2.6	3	7.7	6	15.4	6	15.4	23	59.0	39	225,000	223,379
Year-to-date 2007	4	8.5	10	21.3	7	14.9	12	25.5	14	29.8	47	180,000	181,809
Brantford CMA													
February 2008	1	1.7	0	0.0	7	11.7	5	8.3	47	78.3	60	307,500	330,863
February 2007	2	6.9	5	17.2	6	20.7	6	20.7	10	34.5	29	178,000	186,621
Year-to-date 2008	1	1.1	3	3.4	12	13.6	9	10.2	63	71.6	88	270,995	299,509
Year-to-date 2007	4	7.8	10	19.6	10	19.6	12	23.5	15	29.4	51	178,000	181,627

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to
Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units February 2008						
Submarket	Feb 2008	Feb 2007	% Change	YTD 2008	YTD 2007	% Change
Hamilton CMA	385,210	311,019	23.9	420,193	351,460	19.6
New City of Hamilton	366,777	303,470	20.9	370,461	311,984	18.7
Hamilton City	360,224	320,729	12.3	336,373	329,860	2.0
Stoney Creek City	371,726	--	n/a	360,324	316,150	14.0
Ancaster City	--	430,511	n/a	516,826	419,277	23.3
Dundas Town	--	--	n/a	--	--	n/a
Flamborough	--	--	n/a	--	--	n/a
Glanbrook	327,798	259,281	26.4	329,579	268,585	22.7
Burlington City	426,915	352,454	21.1	495,708	505,013	-1.8
Grimsby Town	--	--	n/a	396,030	--	n/a
Brantford CMA	330,863	186,621	77.3	299,509	181,627	64.9
Brant City	368,500	n/a	n/a	360,102	n/a	n/a
Brantford City	227,361	187,760	21.1	223,379	181,809	22.9

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton February 2008										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2007	January	786	0.0	1,103	1,545	1,556	70.9	255,753	6.0	260,107
	February	1,031	-10.3	1,113	1,465	1,541	72.2	272,953	12.5	264,300
	March	1,273	-6.3	1,124	1,861	1,595	70.5	261,021	3.8	260,714
	April	1,351	12.8	1,155	1,929	1,606	71.9	265,506	6.9	265,735
	May	1,529	10.4	1,197	2,148	1,647	72.7	279,496	10.5	268,206
	June	1,472	19.3	1,206	1,850	1,623	74.3	269,676	7.7	264,660
	July	1,358	26.4	1,235	1,635	1,588	77.8	268,561	10.4	273,137
	August	1,189	8.0	1,143	1,561	1,558	73.4	270,893	6.8	271,533
	September	986	-5.4	1,118	1,694	1,657	67.5	264,209	6.2	264,977
	October	1,230	11.5	1,187	1,509	1,529	77.6	278,180	11.6	284,170
	November	1,036	6.6	1,152	1,199	1,587	72.6	267,560	6.5	271,753
	December	625	-4.9	1,133	592	1,501	75.5	261,728	5.5	275,744
2008	January	783	-0.4	1,124	1,608	1,621	69.3	278,189	8.8	276,291
	February	998	-3.2	1,054	1,514	1,551	68.0	276,297	1.2	269,191
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2007	3,090	-6.2		4,871			263,662	7.2	
	Q1 2008	N/A			N/A			N/A		
	YTD 2007	1,817	-6.1		3,010			265,513	9.7	
	YTD 2008	1,781	-2.0		3,122			277,129	4.4	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA

[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford
February 2008

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2007	January	150	8.7	196	289	287	68.3	191,676	-0.4	199,413
	February	201	-1.5	195	296	291	67.0	201,513	6.0	207,991
	March	210	-9.9	176	285	267	65.9	213,605	9.8	215,594
	April	211	-0.5	188	339	306	61.4	219,906	8.0	213,436
	May	259	18.3	204	380	297	68.7	208,469	1.1	205,716
	June	242	30.1	201	350	298	67.4	213,881	10.6	209,399
	July	219	22.3	202	316	291	69.4	209,088	1.7	207,106
	August	222	23.3	204	289	286	71.3	203,560	4.5	205,951
	September	161	0.0	186	292	292	63.7	206,141	0.5	209,279
	October	175	-1.7	190	308	313	60.7	211,004	9.4	214,311
	November	165	18.7	201	216	272	73.9	216,462	5.1	208,557
	December	90	-18.2	162	91	251	64.5	211,281	4.5	215,487
2008	January	145	-3.3	191	304	315	60.6	205,398	7.2	215,897
	February									
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2007	561	-2.4		870			203,409	5.7	
	Q1 2008	N/A			N/A			N/A		
	YTD 2007	351	2.6		585			197,309	3.3	
	YTD 2008	145	-58.7		304			205,399	4.1	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
February 2008

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2007	January	679	6.50	6.65	145.6	108.6	366.9	6.3	66.3	759
	February	679	6.50	6.65	146.6	109.7	368.1	6.2	66.4	751
	March	669	6.40	6.49	147.3	110.8	369.8	6.5	66.9	753
	April	678	6.60	6.64	148.2	111.1	372.6	6.1	67.1	762
	May	709	6.85	7.14	148.8	111.6	375.2	6.1	67.5	775
	June	715	7.05	7.24	149.3	111.1	374.7	6.0	67.4	790
	July	715	7.05	7.24	149.6	111.1	377.8	5.9	67.8	792
	August	715	7.05	7.24	148.5	110.9	380.2	5.5	67.9	802
	September	712	7.05	7.19	148.9	111.0	378.4	5.6	67.6	810
	October	728	7.25	7.44	149.1	110.9	376.0	5.7	67.2	822
	November	725	7.20	7.39	149.4	111.2	372.7	6.0	66.8	823
	December	734	7.35	7.54	149.3	111.1	373.0	5.9	66.7	815
2008	January	725	7.35	7.39	150.7	110.9	373	5.9	66.7	807
	February	718	7.25	7.29			374.1	5.9	66.9	805
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $ 100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), CREA (MLS®), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
February 2008

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2007	January	679	6.50	6.65	139.3	108.6	50.0	8.0	69.1	684
	February	679	6.50	6.65	139.4	109.7	50.3	7.7	69.1	690
	March	669	6.40	6.49	139.7	110.8	50.8	7.6	69.3	698
	April	678	6.60	6.64	139.8	111.1	51.6	7.0	69.8	695
	May	709	6.85	7.14	140.3	111.6	51.5	7.0	69.7	699
	June	715	7.05	7.24	141.0	111.1	51.7	7.1	70.8	700
	July	715	7.05	7.24	141.3	111.1	51.2	6.4	68.8	708
	August	715	7.05	7.24	141.8	110.9	50.4	6.3	67.7	725
	September	712	7.05	7.19	142.1	111.0	50.5	5.4	66.9	742
	October	728	7.25	7.44	142.2	110.9	50.7	4.8	66.6	756
	November	725	7.20	7.39	143.1	111.2	51.3	4.6	67.3	758
	December	734	7.35	7.54	143.3	111.1	51.0	5.1	67.2	771
2008	January	725	7.35	7.39	144.5	110.9	51	5.9	68.0	779
	February	718	7.25	7.29			51.2	6.2	68.1	785
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $ 100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), CREA (MLS®), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2001 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2001 Census area definitions.

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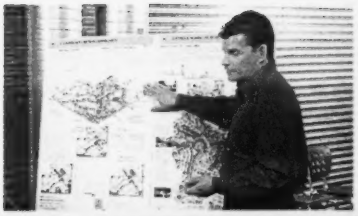

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- Analysis of the Resale Market, Quebec Centres

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The 2008 CMHC Housing Awards Program is officially underway!

If you've created a unique solution to enhance housing affordability in Canada, it is time you received the national recognition you deserve! CMHC is interested in receiving applications demonstrating best practices that have improved housing affordability. These initiatives may include large or small projects and demonstrate various ways to create affordable housing that meets the needs of the communities they serve. To find out more click on Housing Awards Program.

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